

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1-4. (Canceled)

5. (Currently Amended) A method of when receiving an instruction to process a fund transfer, processing fund transfer instruction information in a center apparatus connected to customer terminals, wherein there are successively executed the steps of:

receiving fund transfer instruction information from the associated one of said customer terminals;

referring to a customer information recording unit in which the information of customers is stored on the basis of customer identification information contained in the fund transfer instruction information ~~to judge~~ and judging whether or not a reduction and exemption fee is set in the customer who has transmitted the fund transfer instruction information, said step of judging including judging whether the customer is in a reduction and exemption status or in a standard status based on a customer database in which customer name, account number and customer classification as either reduction and exemption status or standard status are stored in association with each other;

when the reduction and exemption fee is set in the customer who has transmitted the fund transfer instruction information, referring to a reduction and exemption information recording unit ~~to calculate~~ and calculating, on the basis of paying-out account information and paying-in account information contained in the fund transfer instruction information, a fee when the customer who has transmitted the fund transfer instruction transfers the funds from an account exhibited in the paying-out account information to an account exhibited in the paying-in account information, said step of calculating the fee including calculating the reduction and exemption fee using a reduction and exemption database in which customer name, account number, and reduction and exemption fees are stored in association with each other, said step of

23 calculating the fee further including calculating a standard fee using a standard database in which
24 paying-in account and standard fee are stored in association with each other;

25 judging on the basis of the fund transfer instruction information whether or not
26 the fee required for the fund transfer processing exhibited in the fund transfer instruction
27 information is charged to the customer who has transmitted the fund transfer instruction
28 information of interest;

29 when such a fee required for the fund transfer processing exhibited in the fund
30 transfer instruction information is not charged to the customer who has transmitted the fund
31 transfer instruction information of interest, retrieving a beneficiary's account fee which is set by
32 the customer who has transmitted the fund transfer instruction information from a beneficiary's
33 account information recording unit;

34 calculating a sum of money which is curtailed along with the fund transfer based
35 on the fund transfer instruction information from the paying-out account on the basis of the
36 beneficiary's account fee thus retrieved, the fee required when carrying out the above-mentioned
37 fund transfer, and a sum of money for the fund transfer exhibited in the fund transfer instruction
38 information; and

39 transmitting the sum of money thus calculated and the fee when carrying out the
40 above-mentioned fund transfer to the associated one of said customer terminals.

6-10. (Canceled)

1 11. (New) The method of claim 5, wherein the reduction and exemption database
2 stores a first fee and a second fee for the customer, the first fee applying to a fund transfer that is
3 made to an account of the customer, the second fee applying to a fund transfer that is made from
4 an account of the customer, and

5 wherein the step of calculating the reduction and exemption fee takes into account
6 the first fee or the second fee accordingly.

1 12. (New) The method of claim 5, wherein the standard database stores a first
2 fee and a second fee for each bank in a plurality of banks, the first fee applying to a fund transfer

3 that is made to an account of the bank, the second fee applying to a fund transfer that is made
4 from an account of the bank, and

5 wherein the step of calculating the standard fee takes into account the first fee or
6 the second fee accordingly.

1 13. (New) The method of claim 11, wherein the reduction and exemption
2 database stores reduction and exemption fees in a plurality of database tables, each table
3 corresponding to a single bank.

1 14. (New) The method of claim 12, wherein the standard database stores
2 standard fees in a plurality of database tables, each table corresponding to a single bank.

1 15. (New) An apparatus for processing fund transfers, comprising:
2 a customer database configured to store a first plurality of fields including
3 customer name, customer account number, and customer classification, wherein the customer
4 classification indicates whether a customer is in a reduction and exemption status or a standard
5 status;

6 a reduction and exemption database configured to store a second plurality of
7 fields including customer name, customer account number, and reduction and exemption fees;

8 a standard database configured to store a third plurality of fields including a
9 paying-in account and a standard fee;

10 a beneficiary database configured to store a third plurality of fields including
11 beneficiary name, beneficiary bank, beneficiary account number, and beneficiary fee;

12 one or more communication interfaces in connection with one or more customer
13 terminals, and

14 a processor configured to perform a method comprising the steps of:

15 receiving fund transfer instruction information from a customer at one of
16 the customer terminals, wherein the fund transfer instruction information corresponds to a
17 transfer of funds from the customer to a beneficiary, and wherein the fund transfer instruction
18 information includes the customer's name, the customer's account number, the beneficiary's

19 name, the beneficiary's account number, a transfer amount, and a indication of whether the
20 customer or the beneficiary is responsible for transfer fees;

21 accessing the customer database using the customer name and the
22 customer account number to determine whether the customer is in a reduction and exemption
23 status or standard status;

24 calculating a fee for the transfer of funds, wherein if the customer is in a
25 reduction and exemption status, the step of calculating includes calculating a reduction and
26 exemption fee using the reduction and exemption database, and wherein if the customer is in a
27 standard status, the step of calculating includes calculating a standard fee using the standard
28 database;

29 determining, based on the fund transfer instruction information, whether
30 the customer or the beneficiary is responsible for transfer fees;

31 if the beneficiary is responsible for transfer fees, retrieving a beneficiary
32 fee for the beneficiary from the beneficiary database, wherein the beneficiary fee for the
33 beneficiary is set by the customer;

34 calculating a value to be deducted from the customer's account based on
35 the beneficiary fee, the reduction and exemption fee, the standard fee, and the transfer amount;
36 and

37 transmitting the value thus calculated and the fee for the transfer of funds
38 to the customer at the one of the customer terminals.

1 16. (New) The apparatus of claim 15, wherein the reduction and exemption
2 database stores a first fee and a second fee for the customer, the first fee applying to a fund
3 transfer that is made to an account of the customer, the second fee applying to a fund transfer
4 that is made from an account of the customer, and

5 wherein the step of calculating the reduction and exemption fee takes into account
6 the first fee or the second fee accordingly.

1 17. (New) The apparatus of claim 15, wherein the standard database stores a first
2 fee and a second fee for each bank in a plurality of banks, the first fee applying to a fund transfer

3 that is made to an account of the bank, the second fee applying to a fund transfer that is made
4 from an account of the bank, and
5 wherein the step of calculating the standard fee takes into account the first fee or
6 the second fee accordingly.

1 18. (New) The apparatus of claim 15, wherein the reduction and exemption
2 database stores reduction and exemption fees in a plurality of database tables, each table
3 corresponding to a single bank..

1 19. (New) The apparatus of claim 15, wherein the standard database stores
2 standard fees in a plurality of database tables, each table corresponding to a single bank.